

In re: AMAN, JOHN PAUL § Case No. 1:11-01353-PMF
 AMAN, VERONICA JEAN §
 §
 Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 27, 2011. The undersigned trustee was appointed on September 26, 2014.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 150,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	112,003.19
Administrative expenses	8,528.99
Bank service fees	108.74
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	25,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 4,359.08

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

No. 1:11-bk-01353 Doc 164 Filed 08/10/15 Entered 08/10/15 16:14:19 Page 2 of 10

6. The deadline for filing non-governmental claims in this case was 02/17/2014 and the deadline for filing governmental claims was 01/23/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$8,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,151.60, for a total compensation of \$4,151.60.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$31.48, for total expenses of \$31.48.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/15/2015 By: /s/MARTIN P. SHEEHAN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Page: 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:11-01353-PMF

Trustee: (680060) MARTIN P. SHEEHAN

Case Name: AMAN, JOHN PAUL

Filed (f) or Converted (c): 09/26/14 (c)

AMAN, VERONICA JEAN

§341(a) Meeting Date: 10/23/14

Period Ending: 06/15/15

Claims Bar Date: 02/17/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 HOUSE AND LOT, 2320 PRIDE AVENUE, CLARKSBURG WV	140,000.00	0.00		150,000.00	FA
2 CASH	500.00	0.00		0.00	FA
3 FURNITURE, APPLIANCES, ELECTRONICS	5,000.00	0.00		0.00	FA
4 MISC CD'S BOOKS	100.00	0.00		0.00	FA
5 CLOTHING	100.00	0.00		0.00	FA
6 JEWELRY	1,000.00	0.00		0.00	FA
7 GOLF CLUBS	500.00	0.00		0.00	FA
8 401K	Unknown	0.00		0.00	FA
9 2007 HYUNDAI SANTA FE	9,000.00	0.00		0.00	FA
10 MISC PERSONAL PROPERTY	500.00	0.00		0.00	FA
10 Assets Totals (Excluding unknown values)	\$156,700.00	\$0.00		\$150,000.00	\$0.00

Major Activities Affecting Case Closing:

1/19/15 -- Filed Motion to Dismiss AP; Claims Bar Date is 2/17/15 then prepare TFR

1/2/15 -- Filed AP to void RE lien of Loveberry

12/30/14 -- filed Report of Sale

12/16/14 -- Hearing on Motion to Sell RE

12/4/14 -- Served Motion to Approve Sale and Notice of Hearing on interested parties

11/14/14 -- Filed Motion to retain RE broker and motion to Sell Free and Clear with motion to shorten time; Objections due 12/10/14

11/13/14 -- Filed Motion to Hire MPS

10/30/14 -- MPS meeting with US Attorney re: existing criminal case

Initial Projected Date Of Final Report (TFR): October 30, 2015

Current Projected Date Of Final Report (TFR): October 30, 2015

10
Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 1:11-01353-PMF
Case Name: AMAN, JOHN PAUL
AMAN, VERONICA JEAN
Taxpayer ID #: **-***2525
Period Ending: 06/15/15

Trustee: MARTIN P. SHEEHAN (680060)
Bank Name: Rabobank, N.A.
Account: *****5066 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/26/14		Step toe & Johnson Attorneys at Law	Sale of Real Estate		54,470.08		54,470.08
	{1}	STEPTOE & JOHNSON	RE SALE PROCEEDS 150,000.00	1110-000			54,470.08
		CITY NATIONAL BANK	FIRST MORTGAGE -50,059.64 PAYOFF	4110-000			54,470.08
		HUNTINGTON MORTGAGE	SECOND MORTGAGE -36,616.22	4110-000			54,470.08
		WV DEPT OF TAX & REVENUE	TAX LIEN -327.33	4110-000			54,470.08
		JO ELLEN CRAWLEY	BROKER COMMISSION -7,500.00	3510-000			54,470.08
		HARRISON COUNTY TAX DEPARTMENT	REAL PROPERTY -973.73 TAXES DUE	2820-000			54,470.08
		HARRISON COUNTY CLERK	RECORDING AND -53.00 TRANSFER FEES	2500-000			54,470.08
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	54,460.08
01/16/15	101	Veronica Jean Aman	Codebtor's Exempt Funds	8100-002		25,000.00	29,460.08
01/16/15	102	United States Attorney for NDWV	Debtor's Exempt Funds	4120-002		25,000.00	4,460.08
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		68.74	4,391.34
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,381.34
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,371.34
04/24/15	103	SHEEHAN & NUGENT PLLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 04/24/2015 FOR CASE #11-01353, Blanket Bond Renewal	2300-000		2.26	4,369.08
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,359.08

ACCOUNT TOTALS	54,470.08	50,111.00	\$4,359.08
Less: Bank Transfers	0.00	0.00	
Subtotal	54,470.08	50,111.00	
Less: Payments to Debtors		25,000.00	
NET Receipts / Disbursements	\$54,470.08	\$25,111.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5066	54,470.08	25,111.00	4,359.08
	\$54,470.08	\$25,111.00	\$4,359.08

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 17, 2014

Case Number: 1:11-01353-PMF
Debtor Name: AMAN, JOHN PAUL

Page: 1

Date: June 15, 2015
Time: 04:41:58 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	HARRISON COUNTY TAX DEPARTMENT	Admin Ch. 7		\$973.73	\$973.73	0.00
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 41 FIFTEENTH STREET WHEELING, WV 26003-2941	Admin Ch. 7	*Allowed amount reduced to allow 100% payment to Bankruptcy Court	\$4,151.60	\$0.00	4,151.60
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 41 FIFTEENTH STREET WHEELING, WV 26003-2941	Admin Ch. 7		\$31.48	\$0.00	31.48
BOND 200	SHEEHAN & NUGENT PLLC 41 FIFTEENTH STREET WHEELING, WV 26003	Admin Ch. 7		\$2.26	\$2.26	0.00
APFEE 200	U.S. BANKRUPTCY COURT PO BOX 70 WHEELING, WV 26003	Admin Ch. 7		\$176.00	\$0.00	176.00
REALT 200	JO ELLEN CRAWLEY HOMEFINDERS PLUS INC	Admin Ch. 7		\$7,500.00	\$7,500.00	0.00
CLOSFE S 200	HARRISON COUNTY CLERK	Admin Ch. 7		\$53.00	\$53.00	0.00
7 100	WV DEPT OF TAX & REVENUE BANKRUPTCY UNIT POST OFFICE BOX 766 CHARLESTON, WV 25323-0766	Secured		\$327.33	\$327.33	0.00
11 100	CITY NATIONAL BANK PO BOX 7077 CROSS LANES, WV 25356	Secured		\$50,059.64	\$50,059.64	0.00
20 100	HUNTINGTON MORTGAGE	Secured		\$36,616.22	\$36,616.22	0.00
HEXEMPT 100	United States Attorney for NDWV P.O. Box 591 Wheeling, WV 26003	Secured	Husband exempted this \$lockelockett25,000 but these funds are payable to US Attorney as a result of criminal conviction. Per order exempt funds were paid to USA. No commission to be charged on such distribution.	\$25,000.00	\$25,000.00	0.00
WEXEMP T 100	Veronica Jean Aman 2320 Pride Avenue Clarksburg, WV 26003	Secured	wifes exemption in house paid to her	\$25,000.00	\$25,000.00	0.00
1 610	MIDLAND CREDIT MANAGEMENT, INC. 8875 AERO DRIVE, SUITE 200 SAN DIEGO, CA 92123	Unsecured		\$10,937.31	\$0.00	10,937.31

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 17, 2014

Case Number: 1:11-01353-PMF
Debtor Name: AMAN, JOHN PAUL

Page: 2

Date: June 15, 2015
Time: 04:41:58 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
2 610	MIDLAND CREDIT MANAGEMENT, INC. 8875 AERO DRIVE, SUITE 200 SAN DIEGO, CA 92123	Unsecured		\$4,174.90	\$0.00	4,174.90
3 610	MIDLAND CREDIT MANAGEMENT, INC. 8875 AERO DRIVE, SUITE 200 SAN DIEGO, CA 92123	Unsecured		\$21,368.51	\$0.00	21,368.51
4 610	DEPARTMENT STORES NATIONAL BANK/MACY'S BANKRUPTCY PROCESSING PO BOX 8053 MASON, OH 45040	Unsecured		\$1,184.24	\$0.00	1,184.24
5 610	CCR TRUST 2009-2 QUANTUM3 GROUP LLC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured		\$8,803.50	\$0.00	8,803.50
6 610	BRIDGEPORT COUNTRY CLUB RT 2 BOX 41 BRIDGEPORT, WV 26330	Unsecured		\$810.37	\$0.00	810.37
8 610	CANDICA, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$5,899.05	\$0.00	5,899.05
9 610	CANDICA, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$6,898.60	\$0.00	6,898.60
10 610	CANDICA, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$1,312.18	\$0.00	1,312.18
12 610	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK, VA 23541	Unsecured		\$1,618.03	\$0.00	1,618.03
13 610	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK, VA 23541	Unsecured		\$575.79	\$0.00	575.79
14 610	WEST UNION BANK CO JACKSON & KELLY ATTN DAVID BARNETT, ESQUIRE, PO BOX 553 CHARLESTON, WV 25322	Unsecured		\$0.00	\$0.00	0.00
15 610	MEC CONSTRUCTION CO 130 MEADOW RIDGE DRIVE MT MORRIS, PA 15349	Unsecured		\$12,000.00	\$0.00	12,000.00

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 17, 2014

Case Number: 1:11-01353-PMF
Debtor Name: AMAN, JOHN PAUL

Page: 3

Date: June 15, 2015
Time: 04:41:58 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
16 610	THE HUNTINGTON NATIONAL BANK C/O W. HENRY JERNIGAN AND JILL C. BENTZ DINSMORE & SHOHL LLP,P. O. BOX 11887 CHARLESTON, WV 25339	Unsecured		\$0.00	\$0.00	0.00
17 610	CVF CONSUMER ACQUISITION CO ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF NCO GROUP INC RESURGENT CAPITAL SERVICES,PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$10,080.48	\$0.00	10,080.48
18 610	FREEDOM BANK	Unsecured		\$0.00	\$0.00	0.00
18 -2 610	FREEDOM BANK	Unsecured		\$0.00	\$0.00	0.00
19 610	ECAST SETTLEMENT CORPORATION C/O BASS & ASSOCIATES, P.C. 3936 E FT. LOWELL, SUITE 200 TUCSON, AZ 85712	Unsecured		\$651.40	\$0.00	651.40
<< Totals >>				236,205.62	145,532.18	90,673.44

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 1:11-01353-PMF

Case Name: AMAN, JOHN PAUL

Trustee Name: MARTIN P. SHEEHAN

Balance on hand: \$ 4,359.08

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,359.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MARTIN P. SHEEHAN	4,151.60	0.00	4,151.60
Trustee, Expenses - MARTIN P. SHEEHAN	31.48	0.00	31.48
Charges, U.S. Bankruptcy Court	176.00	0.00	176.00

Total to be paid for chapter 7 administration expenses: \$ 4,359.08

Remaining balance: \$ 0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 86,314.36 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	MIDLAND CREDIT MANAGEMENT, INC.	10,937.31	0.00	0.00
2	MIDLAND CREDIT MANAGEMENT, INC.	4,174.90	0.00	0.00
3	MIDLAND CREDIT MANAGEMENT, INC.	21,368.51	0.00	0.00
4	DEPARTMENT STORES NATIONAL BANK/MACY'S	1,184.24	0.00	0.00
5	CCR TRUST 2009-2	8,803.50	0.00	0.00
6	BRIDGEPORT COUNTRY CLUB	810.37	0.00	0.00
8	CANDICA, LLC	5,899.05	0.00	0.00
9	CANDICA, LLC	6,898.60	0.00	0.00
10	CANDICA, LLC	1,312.18	0.00	0.00
12	PORTFOLIO RECOVERY ASSOCIATES, LLC	1,618.03	0.00	0.00
13	PORTFOLIO RECOVERY ASSOCIATES, LLC	575.79	0.00	0.00
15	MEC CONSTRUCTION CO	12,000.00	0.00	0.00
17	CVF CONSUMER ACQUISITION CO ITS SUCCESSORS AND	10,080.48	0.00	0.00
19	ECAST SETTLEMENT CORPORATION	651.40	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00